

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Karen Andrea Cohen
Debtor

Case No. 11-04132-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: PRatchfor
Form ID: 3180W

Page 1 of 2
Total Noticed: 48

Date Rcvd: Sep 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2016.

db +Karen Andrea Cohen, 313 Captain Bloom Road, Sunbury, PA 17801-7521
cr +TD Auto Finance LLC, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace,
Albany, NY 12203-1006
3880736 +BACHOMELOANS, 450 AMERICAN ST, SIMI VALLEY, CA 93065-6285
3880740 COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203,
READING, PA 19602-1152
3880741 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
3880742 +FEDLOAN, PO BOX 2461, HARRISBURG, PA 17105-2461
3880748 +HUD/FHA, PO BOX 8079, PHILADELPHIA, PA 19101-8079
3880752 NORTH SHORE AGENCY, 270 SPAGNOLI ROAD STE 111, MELVILLE, NY 11747-3515
3880753 +THD/CBSD/BANKRUPTCY, PO BOX 20483, KANSAS, MO 64195-0483
4300789 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Sep 01 2016 19:13:00 BANK OF AMERICA, N.A., 2380 Performance Dr.,
Richardson, TX 75082-4333
cr +EDI: BASSASSOC.COM Sep 01 2016 19:14:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr +EDI: BASSASSOC.COM Sep 01 2016 19:14:00 ECAST Settlement Corporation,
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,
Tucson, AZ 85712-1083
cr EDI: AIS.COM Sep 01 2016 19:13:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
cr EDI: RECOVERYCORP.COM Sep 01 2016 19:13:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3880735 +EDI: AMEREXPR.COM Sep 01 2016 19:13:00 AMEX, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871
3880737 +E-mail/Text: dehartstaff@pamd13trustee.com Sep 01 2016 19:19:14 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
3880738 EDI: CHRYSLER.COM Sep 01 2016 19:13:00 CHRYSLER FINANCIAL, PO BOX 9223,
FARMINGTON HILLS MI 48333-9223
3880739 +EDI: CITICORP.COM Sep 01 2016 19:13:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4154468 +EDI: BASSASSOC.COM Sep 01 2016 19:14:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712,
Telephone: (520)577-1544 (Servicer) 85712-1083
3945970 +EDI: TSYS2.COM Sep 01 2016 19:13:00 Department Stores National Bank/Macys,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
3880743 EDI: WFFC.COM Sep 01 2016 19:13:00 FURNITUREBAR, MAC 4031-080, DES MOINES, IA 50309
4163474 EDI: RMSC.COM Sep 01 2016 19:13:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
3885995 EDI: RESURGENT.COM Sep 01 2016 19:13:00 GE Money Bank, c/o B-Line, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221
3880744 +EDI: RMSC.COM Sep 01 2016 19:13:00 GEMB/LOWES, PO BOX 981400, EL PASO, TX 79998-1400
3880745 +EDI: RMSC.COM Sep 01 2016 19:13:00 GEMB/SAMS, PO BOX 981400, EL PASO, TX 79998-1400
3960286 +EDI: BASSASSOC.COM Sep 01 2016 19:14:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
3880746 +EDI: HFC.COM Sep 01 2016 19:13:00 HSBC/BOSCOV, PO BOX 4274, READING, PA 19606-0674
3880747 +EDI: HFC.COM Sep 01 2016 19:13:00 HSBC/BSTBY, C/O HSBC, 90 CHRISTIANA ROAD,
NEW CASTLE DE 19720-3118
3880749 EDI: IRS.COM Sep 01 2016 19:13:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4515821 EDI: JEFFERSONCAP.COM Sep 01 2016 19:14:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
4515822 EDI: JEFFERSONCAP.COM Sep 01 2016 19:14:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
3880750 +EDI: TSYS2.COM Sep 01 2016 19:13:00 MACY'S - BANKRUPTCY PROCESSING, PO BOX 8053,
MASON, OH 45040-8053
4301320 EDI: AIS.COM Sep 01 2016 19:13:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
3880751 +E-mail/Text: bnc@nordstrom.com Sep 01 2016 19:18:42 NORDSTROMFSB, PO BOX 6566,
ENGLEWOOD, CO 80155-6566
4037056 +E-mail/Text: bknotice@ncmllc.com Sep 01 2016 19:19:04 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
3883498 +E-mail/Text: bnc@nordstrom.com Sep 01 2016 19:18:42 Nordstrom fsb, P.O. Box 6566,
Englewood, CO 80155-6566
3920165 EDI: PRA.COM Sep 01 2016 19:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4307563 +EDI: PRA.COM Sep 01 2016 19:13:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4163475 EDI: RECOVERYCORP.COM Sep 01 2016 19:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3893733 EDI: CHRYSLER.COM Sep 01 2016 19:13:00 TD Auto Finance LLC, Trustee Payment Dept.,
P.O. Box 9001897, Louisville, Kentucky 40290-1897

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3880754 +EDI: USAA.COM Sep 01 2016 19:13:00 USAA FED SVG, PO BOX 47504,
SAN ANTONIO, TX 78265-7504
3887594 +E-mail/Text: bncmail@w-legal.com Sep 01 2016 19:19:03 USAA FEDERAL SAVINGS BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3880756 EDI: VERIZONWIRE.COM Sep 01 2016 19:13:00 VERIZON WIRELESS, BANKRUPTCY ADMINISTRATION,
PO BOX 3397, BLOOMINGTON IL 61702-3397
3945015 EDI: VERIZONEAST.COM Sep 01 2016 19:14:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
3945017 +EDI: VERIZONWIRE.COM Sep 01 2016 19:13:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397
3887473 +EDI: WFFC.COM Sep 01 2016 19:13:00 Wells Fargo Financial National Bank, 4137 121st Street,
Urbandale IA 50323-2310
3913294 EDI: ECAST.COM Sep 01 2016 19:13:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4154513* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712, Telephone: (520)577-1544 (Servicer) 85712-1083
4301505* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
3880755 ##VERIZON BANKRUPTCY ADMIN.-EAST, PO BOX 3037, BLOOMINGTON, IL 61702-3037

TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2016 at the address(es) listed below:

Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor Karen Andrea Cohen DorieMott@aol.com,
KaraGendronECF@gmail.com/kristinkmessneresquire@msn.com/doriemott01@yahoo.com/bethsnyderecef@gmail.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kimberly A Bonner on behalf of Creditor BANK OF AMERICA, N.A. amps@manleydeas.com
Martin A Mooney on behalf of Creditor TD Auto Finance LLC tshariff@schillerknapp.com,
tshariff@ecf.courtdrive.com/kcollins@schillerknapp.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Karen Andrea Cohen
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:11-bk-04132-JJT**

Social Security number or ITIN **xxx-xx-7257**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karen Andrea Cohen

By the
court:September 1, 2016Honorable John J. Thomas
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.